Fill in this information to identify the case:	19 09:59:25	Main Document
Debtor 1 Jennifer Shapiro aka Jennifer Shapiro-Mawbray		
Debtor 2 (Spouse, if filing)		
United States Bankruptcy Court for the: Southern District of NY		
Case number 14-36307-cgm		

### Form 4100R

## **Response to Notice of Final Cure Payment**

10/15

	cy Rule 3002.1(g), the creditor responds to the	trustee's notice of final cure pay	ment.
Name of creditor:	U.S. Bank Trust National Association, as Trustee of the Bungalow Series III Trust		Court claim no. (if known): 6-1
<b>Last 4 digits</b> of any	number you use to identify the debtor's acco	unt: 8 6 4 0	
Property address:	8 Lexington Avenue Number Street		
	Highland Mills, NY 10930 City State ZIP Code	e	
Part 2: Prepetitio	n Default Payments		
Check one:			
Creditor agrees the on the creditor's continuous	nat the debtor(s) have paid in full the amount reclaim.	quired to cure the prepetition def	ault
on the creditor's of this response is	s that the debtor(s) have paid in full the amount claim. Creditor asserts that the total prepetition as:  on Mortgage Payment		
	on mortgage r ayment		
Check one:	-4 4b		N/L\/E\ -f
	at the debtor(s) are current with all postpetition ode, including all fees, charges, expenses, escr		(6)(3)
The next postpeti	tion payment from the debtor(s) is due on:	MM / DD / YYYY	
	at the debtor(s) are not current on all postpetition. Code, including all fees, charges, expenses, ex		22(b)(5)
Creditor asserts t	hat the total amount remaining unpaid as of the	date of this response is:	
a. Total postpeti	tion ongoing payments due: **less suspense of \$	\$1,640.00	(a) \$ <u>7,672.48</u>
b. Total fees, ch	arges, expenses, escrow, and costs outstanding	g:	+ (b) \$ 0.00
c. <b>Total</b> . Add line	es a and b.		(c) \$ 7,672.48
	hat the debtor(s) are contractually postpetition payment(s) that first became	05 / 01 / 2019 MM / DD / YYYY	<u> </u>

# 14-36307-cgm Doc Filed 08/28/19 Entered 08/28/19 09:59:25 Main Document Pg 2 of 5

Debtor 1	Jennifer S	Shapiro aka Jenn	ifer Shapiro-Mawbray	Case number (if known)	14-36307-cgm	14-36307-cgm	
	First Name	Middle Name	Last Name	<del></del>			

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

	Part 5:	Sign	Here
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☐ I am the creditor.

proof of claim.	The response must be filed as a supplement to the creditor's
Check the appropriate box::	

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

×	/s/ Jonathan Schwalb			Date	08 , 28 , 2019
	Signature				
Print	Jonathan Schwalb First Name Middle Name	Last Name		Title	Creditor's Attorney
Company	Friedman Vartolo, LLP				
If different from	n the notice address listed on the proof of cla	im to which t	his response	applies:	
Address	85 Broad Street, Suite 501 Number Street				
	New York, NY 10004	State	ZIP Code		
Contact phone	( 212 ) 471 – 5100			Email	bankruptcy@friedmanvartolo.com

	14.26207							7
BK Case	14-36307 6/26/2014	* Prior to 12/2011	payment changes we	re not re	quired to be filed	in courts or	with Proof	
3K Filing Date First Post date	7/1/2014	•		of claim				
mt Change Filed		Effective date	Amount		DI	Feeren	Othors	Comment
	Fliling Date		Amount		<u>PI</u>	Escrow	<u>Others</u>	Comment
OC pmt Filed	8/3/2015	7/1/2014	\$2,347.50		\$1,269.92	\$1,077.58		
mt Change Filed	4/5/2017	5/1/2017	\$2,348.34		\$1,269.92	\$1,078.42		<del>                                     </del>
mt Change Filed	1/12/2018	3/1/2018	\$2,328.12		\$1,269.92	\$1,058.20		<del>                                     </del>
mt Change Filed			\$0.00					
Date Rcvd	Amount Rcvd/Rvd	Amount Due	<u>Due Date</u>		<u>Suspense</u>			
11/19/2015	\$2,405.72	\$2,347.50	8/1/2015	\$	58.22	Over here v	ve have calc	ulated the payment history on below o
12/17/2015	\$2,405.72	\$2,347.50	9/1/2015	\$	116.44			
1/22/2016	\$2,406.39	\$2,347.50	10/1/2015	\$	175.33			
3/1/2016	\$2,405.72	\$2,347.50	11/1/2015	\$	233.55			
3/14/2016	\$2,405.72	\$2,347.50	12/1/2015	\$	291.77			
4/5/2016	\$2,406.43	\$2,347.50	1/1/2016	\$	350.70			
5/18/2016	\$2,405.72	\$2,347.50	2/1/2016	\$	408.92			
6/17/2016	\$2,405.72	\$2,347.50	3/1/2016	\$	467.14			
7/25/2016	\$2,406.10	\$2,347.50	4/1/2016	\$	525.74			
9/12/2016	\$2,408.82	\$2,347.50	5/1/2016	\$	587.06			
12/1/2016	\$2,405.72	\$2,347.50	6/1/2016	\$	645.28			
1/17/2017	\$2,405.72	\$2,347.50	7/1/2016	\$	703.50			
3/1/2017	\$2,405.72	\$2,347.50	8/1/2016	\$	761.72			
3/30/2017	\$3,307.27	\$2,347.50	9/1/2016	\$	1,721.49			
4/3/2017	\$2,405.72	\$2,347.50	10/1/2016	\$	1,779.71			
4/25/2017	\$2,348.34	\$2,347.50	11/1/2016	\$	1,780.55			
6/1/2017	\$2,348.34	\$2,347.50	12/1/2016	\$	1,781.39			
7/17/2017	\$2,350.49	\$2,347.50	1/1/2017	\$	1,781.39			
12/1/2017	\$2,509.14	\$2,347.50	2/1/2017	\$	1,784.38			
3/5/2018	\$2,328.12	\$2,347.50	3/1/2017	\$	1,926.64			
3/13/2018	\$2,328.12	\$2,347.50	4/1/2017	\$	1,907.26			
3/14/2018	\$2,328.12	\$2,348.34	5/1/2017	\$	1,887.04			
		\$2,348.34	6/1/2017	\$	-461.30			
		\$2,348.34	7/1/2017	\$	-2,809.64			
		\$2,348.34	8/1/2017	\$	-5,157.98			
		\$2,348.34	9/1/2017	\$	-7,506.32			
		\$2,348.34	10/1/2017	\$	-9,854.66			
		\$2,348.34	11/1/2017	\$	-12,203.00			
		\$2,348.34	12/1/2017	\$	-14,551.34			
		\$2,348.34	1/1/2018	\$	-16,899.68			
		\$2,348.34	2/1/2018	\$	-19,248.02			
		\$2,348.34	3/1/2018	\$	-21,596.36			
		\$2,348.34	4/1/2018	\$	-23,944.70			
		\$1,031.00	Fees	\$	-24,975.70			
		Agreed Order Entere	ed .					
4/24/2018	\$2,328.12	\$3,500.00	Lumpsum	\$	715.16			
5/2/2018	\$2,328.12	\$2,328.12	4/1/2018	\$	715.16			
5/10/2018	\$7,115.70	\$3,615.70	4/15/2018	\$	4,215.16			
5/22/2018	\$10,847.10	\$2,328.12	5/1/2018	\$	12,734.14			
6/25/2018	\$2,328.12	\$3,615.70	5/15/2018	\$	11,446.56			
7/27/2018	\$2,328.12	\$2,328.12	6/1/2018	\$	11,446.56			
7/27/2018	. , ,	\$3,615.70	6/15/2018	\$	7,830.86			
7/27/2018		\$2,328.12	7/1/2018	\$	5,502.74			
7/27/2018		\$3,615.70	7/15/2018	\$	1,887.04			
11/13/2018	\$2,328.12	\$2,328.12	8/1/2018	\$	1,887.04			
11/30/2018	\$2,328.12	\$3,615.70	8/15/2018	\$	599.46			
12/21/2018	\$2,328.12	\$2,328.12	10/1/2018	\$	599.46			
	\$2,328.12	\$2,328.12		\$				
3/6/2019			11/1/2018		599.46			
3/19/2019	\$4,656.24	\$3,615.70	9/15/2018	\$	1,640.00			
3/21/2019	\$2,328.12	\$2,328.12	12/1/2018	\$	1,640.00			
5/15/2019	\$2,328.12	\$2,328.12	1/1/2019	\$	1,640.00			
6/20/2019	\$2,328.12	\$2,328.12	2/1/2019	\$	1,640.00			
7/19/2019	\$2,328.12	\$2,328.12	3/1/2019	\$	1,640.00			
			4/1/2019	\$	1,640.00	DUE		
				\$	1,640.00			
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UNITED STATES BANKRUPTCY COUR	RT
SOUTHERN DISTRICT OF NEW YORK	
	X
IN RE:  Jennifer Shapiro  aka Jennifer Shapiro-Mawbray,  Debtor.	: CASE NO.: 14-36307-cgm : CHAPTER: 13 : HON. JUDGE.: Cecelia G. Morris
	X

#### **CERTIFICATE OF SERVICE**

On August <u>28</u>, 2019, I served a true copy of the annexed **RESPONSE TO NOTICE OF FINAL CURE PAYMENT by** mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service within the State of New York, addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By:/s/ Jonthan Schwalb FRIEDMAN VARTOLO LLP 85 Broad Street, Suite 501 New York, New York 10004 T: (212) 471-5100

F: (212) 471-5150

#### **SERVICE LIST**

Jennifer Shapiro 8 Lexington Avenue Highland Mills, NY 10930 *Debtor* 

Warren Greher Greher Law Offices, P. C. 1161 Little Britain Road Suite B New Windsor, NY 12553 Debtor's Attorney

Krista M. Preuss Chapter 13 Standing Trustee 399 Knollwood Road White Plains, NY 10603 *Trustee* 

United States Trustee Office of the United States Trustee 11A Clinton Ave. Room 620 Albany, NY 12207 U.S. Trustee